EXHIBIT "A"

NOV 03 2016
LAW OPERATIONS

Service of Process

Date: 11-3-/6

Time: 15:40

Served by: 5 Matchazzo

Accepted By: Jessica L. Alicea

(Print Name)

Signature

Received

NOV 03 2016

MIPAA Member Rights Team

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	SUMMONS				
Attorney(s) Callagy Law, PC		~	. ~		
Office Address 650 From Road - Sur	ite 565	Superior Court of			
	107/50	N	ew Jersey	7	
Town, State, Zip Code Paramus, NJ Telephone Number (201) 261-1		Gloucester		COUNTY	
`	Gottlieb, Esq.	LAW		DIVISION	
Evan O'Brien, M.D. o/a/o Janayre G.			GLO-L-1261-		
Dran O'Drion, M.D. O'ab Janay 10 ().		Docket No:	GLO-L-1201-	10	
nt-1.4'00' \				•	
Plaintiff(s)		CIT	TT ASSETS	~**	
Vs.			IL ACTIO		
Aetna Tuc.		SU	J MMON S	3	
Defendant(s)					
From The State of New Jersey To The I	Defendant(s) Named Above:		-		
The plaintiff, named above, has file attached to this summons states the basi written answer or motion and proof of s 35 days from the date you received this each deputy clerk of the Superior Court online at http://www.judiciary.state.nj.u. you must file your written answer or mot Complex, P.O. Box 971, Trenton, NJ Occompleted Case Information Statement (answer or motion when it is filed. You and address appear above, or to plaintiff must file and serve a written answer or want the court to hear your defense. If you do not file and serve a written the relief plaintiff demands, plus interest money, wages or property to pay all or p If you cannot afford an attorney, you Services of New Jersey Statewide Hotlin not eligible for free legal assistance, you Services. A directory with contact informing the Civil Division Management Office http://www.judiciary.state.nj.us/prose/10	is for this lawsuit. If you dispute the vice with the deputy clerk of the summons, not counting the date you is available in the Civil Division s/pro se/10153 deptyclerklawref. Oftion and proof of service with the 8625-0971. A filing fee payable (available from the deputy clerk amust also send a copy of your ansit, if no attorney is named above. A motion (with fee of \$175.00 and contain answer or motion within 35 days that and costs of suit. If judgment is part of the judgment. The may call the Legal Services of the at 1-888-LSNJ-LAW (1-888-5) amay obtain a referral to an attorner mation for local Legal Services of e in the county listed above and o	this complaint, you be Superior Court it you received it. (A Management Offind it had been been been been been been been bee	u or your attorner the county lists a directory of the ce in the county laint is one in for erior Court, Hughtate of New Jers urt) must accomplaintiff's attorned ill not protect yo formation Statement a judgment ou, the Sheriff must on the county of the Lawyer R	ey must file a ed above within e addresses of listed above and reclosure, then hes Justice ey and a pany your ey whose name ur rights; you nent) if you against you for ay seize your the Legal ttorney and are teferral	
	S/N Clerk of t	<u>lichelle Smit</u> he Superior Cou	th		
DATED: 11/02/2016					
111/4/4/10					
Name of Defendant to Be Served:	Aetna, Inc.				
Address of Defendant to Be Served:	151 Farmington Avenue, Harti	ford, CT 06156			

GLOUCESTER COUNTY COURTHOUSE
GLOUCESTER COUNTY CIVIL DIVISION
1 NORTH BROAD ST
WOODBURY. NJ 08096

TRACK ASSIGNMENT NOTICE

COURT TELEPHONE NO. (856) 853-3232 COURT HOURS 8:30 AM - 4:30 PM

DATE: OCTOBER 18, 2016
RE; OBRIEN MD VS AETNA
DOCKET; GLO L -001261 16

THE ABOVE CASE HAS BEEN ASSIGNED TO: TRACK 2.

DISCOVERY IS 300 DAYS AND RUNS FROM THE FIRST ANSWER OR 90 DAYS FROM SERVICE ON THE FIRST DEFENDANT, WHICHEVER COMES FIRST.

THE PRETRIAL JUDGE ASSIGNED IS: HON DAVID W. MORGAN

IF YOU HAVE ANY QUESTIONS, CONTACT TEAM 102 AT: (856) 853-3454.

IF YOU BELIEVE THAT THE TRACK IS INAPPROPRIATE YOU MUST FILE A
CERTIFICATION OF GOOD CAUSE WITHIN 30 DAYS OF THE FILING OF YOUR PLEADING.
PLAINTIFF MUST SERVE COPIES OF THIS FORM ON ALL OTHER PARTIES IN ACCORDANCE
WITH R.4:5A-2.

ATTENTION:

ATT: MICHAEL GOTTLIEB
CALLAGY LAW
650 FROM ROAD SUITE 565
PARAMUS NJ 07652

JUHISA1

Appendix XII-B1

CIVIL CASE INFORMATION STATEMENT (CIS)

Use for initial Law Division
Civil Part pleadings (not motions) under Rule 4:5-1
Pleading will be rejected for filing, under Rule 1:5-6(c),
If information above the black bar is not completed
or attorney's signature is not affixed

FOR USE BY CL	ERK'S OFFICE ONLY
PAYMENT TYPE:	□ск □св □с/
CHG/CK NO.	
AMOUNT:	
OVERPAYMENT:	
BATCH NUMBER:	

ATTORNEY/PRO SE NAME								
ATTORNEY/PRO SE NAME			TELEPHON	IE NUMBER	MBER COUNTY OF VENUE			
Michael Gottlieb, Esq.			(201) 26	1-1700	Gloucester	Gloucester		
FIRM NAME (if applicable)					DOCKET NUME	BER (when ava	ilable)	
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650 From Road Suite 565					Complaint			
Paramus, NJ 07652					JURY DEMAND	YES	□ No	
NAME OF PARTY (e.g., John	NAME OF PARTY (e.g., John Doe, Plaintiff)				······································			
Evan O'Brien, M.D. o/a/	o Janayre G.	Evan	Evan O'Brien, M.D. o/a/o Janayre G. v. Aetna, et al.					
, ,			·					
CASE TYPE NUMBER	HURRICANE SANDY		**					
(See reverse side for listing)	RELATED?		IS THIS A PROFESSIONAL MALPRACTICE CASE?					
599	99 DYES NO		IF YOU HAVE CHECKED "YES," SEE N.J.S.A. 22:53 A -27 AND APPLICABLE CASE LAW REGARDING YOUR OBLIGATION TO FILE AN AFFIDAVIT OF MERIT.					
RELATED CASES PENDING?	?	IF YES	, LIST DOCK	ET NUMBERS				
☐ YES	™ No							
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CIVIL CASE INFORMATION STATEMENT

(CIS)
Use for initial pleadings (not motions) under *Rule* 4:5-1

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SE TYPE	S (Choose one and enter number of case type in appropriate space on the reverse side.)
15 17 30 39 50 50 51 51 80 80	1 - 150 days' discovery 1 NAME CHANGE 5 FORFEITURE 2 TENANCY 9 REAL PROPERTY (other than Tenancy, Contract, Condemnation, Complex Commercial or Construction) BOOK ACCOUNT (debt collection matters only) 5 OTHER INSURANCE CLAIM (including declaratory judgment actions) 6 PIP COVERAGE 1 UM or UIM CLAIM (coverage issues only) 1 ACTION ON NEGOTIABLE INSTRUMENT 2 LEMON LAW 1 SUMMARY ACTION 2 OPEN PUBLIC RECORDS ACT (summary action) 9 OTHER (briefly describe nature of action)
30; 509 599 603 603 604 610 621	I - 300 days' discovery CONSTRUCTION EMPLOYMENT (other than CEPA or LAD) CONTRACT/COMMERCIAL TRANSACTION NAUTO NEGLIGENCE - PERSONAL INJURY (non-verbal threshold) YAUTO NEGLIGENCE - PERSONAL INJURY (verbal threshold) PERSONAL INJURY AUTO NEGLIGENCE - PROPERTY DAMAGE UM or UIM CLAIM (includes bodliy injury) TORT - OTHER
005 301 · 602 604 606 607 608 616 617	I - 450 days' discovery CIVIL RIGHTS CONDEMNATION ASSAULT AND BATTERY MEDICAL MALPRACTICE PRODUCT LIABILITY PROFESSIONAL MALPRACTICE TOXIC TORT DEFAMATION WHISTLEBLOWER / CONSCIENTIOUS EMPLOYEE PROTECTION ACT (CEPA) CASES INVERSE CONDEMNATION LAW AGAINST DISCRIMINATION (LAD) CASES
· 156 303 508 513 514 620	/ - Active Case Management by Individual Judge / 450 days' discovery ENVIRONMENTAL/ENVIRONMENTAL COVERAGE LITIGATION MT. LAUREL COMPLEX COMMERCIAL COMPLEX CONSTRUCTION INSURANCE FRAUD FALSE CLAIMS ACT ACTIONS IN LIEU OF PREROGATIVE WRITS
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	leve this case requires a track other than that provided above, please indicate the reason on Side 1, ace under "Case Characteristics.
•	ase check off each applicable category 🔲 Putative Class Action 🔲 Title 59

CALLAGY LAW, P.C.

Michael Gottlieb, Esq. (Bar No. 07592-2013)

Samuel S. Saltman, Esq. (Bar No. 90240-2012)

Mack-Cali Centre II

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Paramus, New Jersey 07652

Telephone: (201) 261-1700

Facsimile: (201) 549-6236

Email: mgottlieb@callagylaw.com

Attorneys for Plaintiff, Dr. Evan O'Brien, M.D.

Evan O'Brien, M.D. on assignment of Janayre:

Plaintiff,

G.,

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: GLOUCESTER COUNTY

: DOCKET NO.: GLO-L- 12 61 - 16

v. : CIVIL ACTION

AETNA

Defendant.

COMPLAINT

Plaintiff, Even O'Brien, M.D., on assignment of Janayre G., by way of its Complaint against Defendant, Aetna, alleges as follows:

THE PARTIES

- 1. At all relevant times, Plaintiff Evan O'Brien, M.D. ("Plaintiff") was a healthcare provider in the County of Gloucester, State of New Jersey.
- 2. Upon information and belief, Defendant Aetna ("Defendant") is primarily engaged in the business of providing and/or administering health care plans ("Plans") or policies ("Policies") and was present and engaged in significant activities in the State of New Jersey to sustain this Court's exercise of *in personam* jurisdiction.

ANATOMY OF THE CLAIM

- 3. This dispute arises from Defendant's refusal to properly reimburse Plaintiff for the medically necessary and reasonable services provided to Defendant's participant or insured, Janayre G.
- 4. On or about July 6, 2012, Plaintiff provided medically necessary and reasonable services to Janayre G. ("Patient").
- 5. Specifically, Patient underwent, among other procedures, cervical discectomies at the C5-C6 and C6-C7 levels. See Exhibit A attached hereto.
- 6. Plaintiff obtained an assignment of benefits from Jane D. in order to bring this claim under the Employee Retirement Income Security Act of 1974, 29 USC §1002, et seq. ("ERISA"). See Exhibit B attached hereto.
- 7. Plaintiff prepared a Health Insurance Claim Form ("HICF") formally demanding reimbursement in the amount of \$110,540.00 for the medically necessary services rendered to Patient. See Exhibit C attached hereto.
- 8. Defendant, however, paid only \$3,867.60 for the above referenced treatment. See Exhibit D attached hereto.
- 9. Plaintiff engaged in the applicable administrative appeals process maintained by Defendant. See Exhibit E attached hereto.
- 10. Further, Plaintiff requested, among other items, a copy of the Summary Plan Description, Plan Policy, and identification of the Plan Administrator/Plan Sponsor. See Id.
 - 11. To date, Defendant has failed to provide the requested summary plan description.
- 12. Upon information and belief, Defendant is the Claims Administrator for Patient's applicable Plan.

- 13. Taking into account any known deductions, copayments and coinsurance, this resulted in an underpayment of \$106,672.40.
- 14. Accordingly, Plaintiff brings this action for breach of contract, recovery of the outstanding balance, Defendants' breach of fiduciary duty and co-fiduciary duty, and Defendants' failure to establish/maintain a reasonable claims procedure.

COUNT ONE

BREACH OF CONTRACT

- Plaintiff repeats and re-alleges the allegations of Paragraphs 1-14 of this
 Complaint and incorporates same by reference thereto.
- 16. Patient was entitled to payment of health benefits from Defendants pursuant to a health Plan administered by Defendants.
 - 17. Patient assigned that right to payment of health benefits to Plaintiff.
 - 18. Plaintiff filed a claim for payment of those health benefits.
- 19. Upon information and belief, Defendants have failed to make full payment of the health benefits Patient, and Plaintiff are entitled to under the Plan or Policy.
- 20. As a result, Plaintiff has been damaged and continues to suffer damages in the operation of its medical practice.

WHEREFORE, Plaintiff demands judgment against Defendants, as follows:

- a. For an Order directing Defendants to pay to Plaintiff \$106,672.40;
- b. For an Order directing Defendants to pay to Plaintiff all benefits Plaintiff
 would be entitled to pursuant the Plan or Policy issued or administered by
 Defendants;
- c. For compensatory damages and interest;

- d. For attorneys' fees and costs of suit; and
- e. For such other and further relief as the Court may deem just and equitable.

COUNT TWO

FAILURE TO MAKE ALL PAYMENTS PURSUANT TO MEMBER'S PLAN UNDER 29 U.S.C. § 1132(a)(1)(B)

- 21. Plaintiff repeats and re-alleges the allegations of Paragraphs 1-20 of this Complaint and incorporates same by reference hereto.
 - 22. Plaintiff avers this Count to the extent ERISA governs this dispute.
- 23. Section 502(a)(1), codified at 29 U.S.C. § 1132(a) provides a cause of action for a beneficiary or participant seeking payment under a Plan.
- 24. Plaintiff has standing to seek such relief based on the assignment of benefits obtained by Plaintiff from Patient.
- 25. Upon information and belief, Defendants acted in a fiduciary capacity in administering any claims determined to be governed by ERISA.
- 26. Plaintiff is entitled to recover benefits due to Patient. under any applicable ERISA Plan and Policy.
- 27. Upon information and belief, Defendants have failed to make payment pursuant to the controlling Plan or Policy.
- 28. As a result, Plaintiff has been damaged and continues to suffer damages in the operation of its medical practice.

WHEREFORE, Plaintiff demands judgment against Defendants as follows:

- a. For an Order directing Defendants to pay to Plaintiff \$106,672.40;
- For an Order directing Defendants to pay to Plaintiff all benefits Patient.
 would be entitled to pursuant the Plan or Policy issued by Defendant;

- c. For compensatory damages and interest;
- d. For attorneys' fees and costs of suit; and
- e. For such other and further relief as the Court may deem just and equitable.

COUNT THREE

BREACH OF FIDUCIARY DUTY AND CO-FIDUCIARY DUTY UNDER 29 .S.C. § 1132(a)(3), 29 U.S.C. § 1104(a)(1) and 29 U.S.C. § 1105(a)

- 29. Plaintiff repeats and re-alleges the allegations of Paragraphs 1-28 of this Complaint and incorporates same by reference hereto.
- 30. 29 U.S.C. § 1132(a)(3)(B) provides a cause of action by a participant, beneficiary, or fiduciary to obtain other appropriate equitable relief (i) to redress such violations or (ii) to enforce any provisions of this subchapter or the terms of the plan.
- 31. Plaintiff seeks redress for Defendants' breaches of fiduciary duty and/or breaches of co-fiduciary duty under 29 U.S.C. § 1132(a)(3)(B), 29 U.S.C. § 1104(a)(1) and 29 U.S.C. § 1105(a).
 - 32. 29 U.S.C. § 1104(a)(1) imposes a "prudent man standard of care" on fiduciaries.
- 33. Specifically, a fiduciary shall discharge its duties with respect to a plan solely in the interest of the participants and beneficiaries and (A) for the exclusive purpose of: (i) providing benefits to participants and their beneficiaries; and (ii) defraying reasonable expenses of administering the plan; (B) with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent man acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims; (C) by diversifying the investments of the plan so as to minimize the risk of large losses, unless under the circumstances it is clearly prudent not to do so; and (D) in accordance with the documents

and instruments governing the plan insofar as such documents and instruments are consistent with the provisions of this subchapter and subchapter III of this chapter. 29 U.S.C. § 1104(a)(1)

- 34. 29 U.S.C. § 1105(a) imposes liability for breaches of co-fiduciaries.
- 35. Specifically, a fiduciary with respect to a plan shall be liable for a breach of fiduciary responsibility of another fiduciary with respect to the same plan in the following circumstances: (1) if he participates knowingly in, or knowingly undertakes to conceal, an act or omission of such other fiduciary, knowing such act or omission is a breach; (2) if, by his failure to comply with section 1104(a)(1) ["prudent man standard of care] of this title in the administration of his specific responsibilities which give rise to his status as a fiduciary, he has enabled such other fiduciary to commit a breach; or (3) if he has knowledge of a breach by such other fiduciary, unless he makes reasonable efforts under the circumstances to remedy the breach. 29 U.S.C. § 1105(a)
- 36. Here, when Defendants acted to deny payment for the medical bills at issue herein, and when they responded to the administrative appeals initiated by Plaintiff, they were clearly acting as a "fiduciary" as that term is defined by ERISA § 1002(21)(A) because, among other reasons, Defendants acted with discretionary authority or control to deny the payment and to manage the administration of the employee benefit plan at issue as described above.
 - 37. Here, Defendants breached its fiduciary duties by:
 - Failing to issue an Adverse Benefit Determination in accordance with the requirements of ERISA and applicable regulations;
 - 2. Participating knowingly in, or knowingly undertaking to conceal, an act or omission of such other fiduciary, knowing such act or omission is a breach;

- Failing to make reasonable efforts under the circumstances to remedy the breach
 of such other fiduciary; and
- 4. Wrongfully withholding money belonging to Plaintiff.

WHEREFORE, Plaintiff demands judgment against Defendant as follows:

- a. For an Order directing Defendants to pay to Plaintiff \$106,672.40;
- For an Order directing Defendants to pay to Plaintiff all benefits Francis
 W. would be entitled to pursuant the Plan or Policy issued by Defendants
 for CPT Codes 64632;
- c. For compensatory damages and interest;
- d. For attorneys' fees and costs of suit; and

For such other and further relief as the Court may deem just and equitable

COUNT FOUR

FAILURE TO ESTABLISH/MAINTAIN REASONABLE CLAIMS PROCEDURES UNDER 29 C.F.R. 2560.503-1

- 38. Plaintiff repeats and re-alleges the allegations of Paragraphs 1-37 of this Complaint and incorporates same by reference hereto.
 - 39. Plaintiff avers this Count to the extent ERISA governs this dispute.
- 40. 29 C.F.R. 2560.503-1 requires every employee benefit plan establish and maintain reasonable procedures governing the filing of benefit claims, notification of benefit determinations, and appeal of adverse benefit determinations.
- 41. In particular, 29 C.F.R. 2560.503-1 requires that if a claim for benefits is denied in whole or in part, the administrator of every employee benefit plan shall provide written notice of the determination within 90 days after receipt of the claim by the plan.

- 42. 29 C.F.R. 2560.503-1 further provides that in the event that a claim for benefits is denied, the written notice of the benefit determination must communicate, *inter alia*, <u>in a manner calculated to be understood by the person claiming benefits:</u> (1) A description of the plan's review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under section 502(a) of the Act following an adverse benefit determination on review.
- 43. 29 C.F.R. 2560.503-1 further provides that every employee benefit plan shall establish and maintain a procedure by which a claimant shall have a reasonable opportunity to appeal an adverse benefit determination to an appropriate named fiduciary of the plan, and under which there will be a full and fair review of the claim and the adverse benefit determination.
- 44. In the case at bar, the employee benefit plan from which Plaintiff claimed benefits did not establish and maintain, in its actual operation of the Plan, procedures that ensured that all relevant time limits and appeal procedures were communicated to the person claiming benefits.
- 45. As a consequence of Defendants' failure to provide, in a manner calculated to be understood by the person claiming benefits, including Plaintiff as the beneficiary, and written notice of all relevant time limits and appeals procedures of the Plan in connection with its adverse benefit determination rendered to Plaintiff, the Plan has failed to comply with the Claims Procedures requirements of 29 C.F.R. 2560.503-1.
- 46. 29 C.F.R. 2560.503-1 further provides that in the event an employee benefit plan fails to establish <u>or</u> follow claims procedures that comply with that regulation, the person claiming benefits shall be deemed to have exhausted the administrative remedies available under the plan and shall be entitled to pursue any available remedies under section 502(a) of ERISA on

the basis that the plan has failed to provide a reasonable claims procedure that would yield a decision on the merits of the claim.

WHEREFORE, Plaintiff demands judgment against Defendants as follows:

- a. For an Order that Defendants have not established and maintained claims procedures that comply with 29 C.F.R. 2560.503-1, and that as a result Plaintiff is deemed to have exhausted all required administrative remedies;
- b. For compensatory damages and interest;
- c. For attorneys' fees and costs of suit; and
- d. For such other and further relief as the Court may deem just and equitable.

TRIAL COUNSEL DESIGNATION

Michael Gottlieb, Esq., is hereby designated as Trial Counsel in the above matter.

R. 4:5-1(b)(2) CERTIFICATION

Pursuant to \underline{R} , 4:5-1(b)(2), I hereby certify that the matter in controversy is not the subject of any other action pending in any court, is not the subject of a pending arbitration proceeding and is not the subject of any other contemplated action or arbitration proceeding, except as may be set forth below:

None.

I further certify that I know of no non-parties who should be joined in the action pursuant to R. 4:28, or who may be subject to joinder pursuant to R. 4:29-1(b) because of potential liability to any party on the basis of the same transactional facts, except as may be set forth below:

None.

Dated: Paramus, New Jersey October 11, 2016

Respectfully submitted,

CALLAGY LAW, P.C.

By:

Michael Gottlieb, Esq.

Mack-Cali Centre II

650 From Road, Suite 565 Paramus, New Jersey 07652

Telephone:

(201) 261-1700

Facsimile:

(201) 549-8408

Email:

mgottlieb@callagylaw.com

Attorneys for Plaintiff, Dr. Evan O'Brien, M.D.